DOCKET NO. 9518-001-99

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Richard G. SHEEHAN, et al. ART UNIT: 3624

SERIAL NO.: 09/726,346 EXAMINER: Stefanos Karmis

CONFIRMATION NO.: 1857

FILING DATE: December 1, 2000

FOR: SYSTEM FOR DETERMINING A USEFUL LIFE OF CORE DEPOSITS

AND INTEREST RATE SENSITIVITY THEREOF

AMENDMENT

COMMISSIONER FOR PATENTS PO BOX 1450 ALEXANDRIA, VA 22313-1450

SIR:

Responsive to the outstanding Office Action dated December 18, 2006, entry of the following Amendment is respectfully requested.